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November 14, 2016

The Honorable Robert S. Ballou, Magistrate Judge
United States District Court for the
Western District of Virginia
210 Franklin Road, S.W., Ste. 344
Roanoke VA 24011-2208

Re: Settlement Conference; Thomas W. Lovegrove v. Bank
of America, N.A., Civil Action Nos. 7:16-cv-274, 275

Dear Judge Ballou:

This is in response to your email dated November 11, 2016.

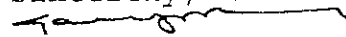
In my telephone call to your chambers on the afternoon of November 10, 2016, I stated that Mr. Lovegrove would not agree to any proposal that involved an agreement to leave his home.

I also stated, or at least intended to state, that it was my opinion that the parties might be able to settle Case No. 275 on their own without your assistance. I did not mean, by saying that, that the parties had reached a settlement of Case No. 275 or that Mr. Lovegrove would agree to an Order disposing of Case No. 275 if that Order stated that Bank of America owns the Note.

Respectfully, I do not think it is appropriate to report to Judge Urbanski that an agreed Order resolving Case No. 275 will be submitted to him.

Also, your November 11 email refers to pending motions in Case No. 275. I do not believe there are pending motions in Case No. 275.

Sincerely,


Gary M. Bowman

GMB:gb
cc: Ryan V.P. Dougherty, Esq.